

Fill in this information to identify the case:

Debtor 1 Michael A. Morris  
Debtor 2 Ruth E. Morris  
(Spouse, if filing)  
United States Bankruptcy Court for the: Northern District of Ohio  
Case number 20-50170-amk

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association

Name of creditor: as Trustee of BKPL-EG Basket Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account:

9 3 5 5

Date of payment change:

Must be at least 21 days after date 02/01/2022 of this notice

New total payment: \$ 862.83  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 0.00

New escrow payment: \$ 180.57

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Molly Slutsky Simons

Signature

Date 12/20/2021

Print: Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number  Street   
Loveland OH 45140  
City  State  ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

MICHAEL A MORRIS  
 12828 SMITH RD  
 SPENCER OH 44275

Analysis Date: December 01, 2021

Final

Property Address: 12828 SMITH ROAD SPENCER, OH 44275

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from Nov 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2022:	Escrow Balance Calculation
Principal & Interest Pmt:	682.26	682.26 **	Due Date: Dec 01, 2021
Escrow Payment:	0.00	180.57	Escrow Balance: (489.30)
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow: 0.00
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-): 541.71
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance: (\$1,031.01)
Total Payment:	\$682.26	\$862.83	

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Nov 2021			489.30	* Forced Place Insur	Starting Balance	0.00	0.00
					Anticipated Transactions	0.00	(489.30)
Nov 2021			180.57	Forced Place Insur			(669.87)
Dec 2021			180.57	Forced Place Insur			(850.44)
Jan 2022			180.57	Forced Place Insur			(1,031.01)
	\$0.00	\$0.00	\$0.00	\$1,031.01			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>			<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>	<b>Description</b>	<b>Anticipated</b>	<b>Required</b>
			Starting Balance	(1,031.01)	0.00
Feb 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Mar 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Apr 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
May 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Jun 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Jul 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Aug 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Sep 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Oct 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Nov 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Dec 2022	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
Jan 2023	180.57	180.57	Forced Place Insur	(1,031.01)	0.00
	<hr/> <b>\$2,166.84</b>	<hr/> <b>\$2,166.84</b>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 0.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 361.14 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,031.01). Your starting balance (escrow balance required) according to this analysis should be \$0.00. This means you have a shortage of 1,031.01. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,166.84. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	180.57
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<hr/> \$180.57

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
AKRON DIVISION**

In Re:

Case No. 20-50170-amk

Michael A. Morris  
Ruth E. Morris

Chapter 13

Debtor.

Judge Alan M. Koschik

---

**CERTIFICATE OF SERVICE**

---

I certify that on December 20, 2021, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Bruce Hall, Debtors' Counsel  
bhall160229@gmail.com

Keith Rucinski, Chapter 13 Trustee  
efilings@ch13akron.com

Office of the U.S. Trustee  
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Michael A. Morris, Debtor  
12828 Smith Road  
Wellington, OH 44090

Ruth E. Morris, Debtor  
12828 Smith Road  
Wellington, OH 44090

Respectfully Submitted,

/s/ Molly Slutsky Simons  
Molly Slutsky Simons (0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor